advances in agriculture sector. As regards NPAs pertaining to industrial sector, existing management system of RBI does not generate data in the desired manner.

(d) The Boards of the banks are empowered to decide financing to various sectors in accordance with their loan policies and after considering the guidelines issued by RBI from time to time.

Pension Scheme for Government Employees

2326. SHRI S. S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the rules governing pension scheme for Government employees has been revised some time ago;

(b) if so, the salient details of distinction between the revised and the pre-revision employees' pension schemes indicating numbers of surviving pensioners, personnel covered by original scheme and those covered by revised scheme as on December 31st, 2006;

(c) the salient details of recommendations made by Geetha Krishnan Committee in 2002 regarding pension; and

(d) the extent to which the recommendations have been accepted for implementation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) In December, 2003, the Central Civil Services (Pension) Rules, 1972 were amended to restrict their applicability to Government servants appointed on or before 31st December, 2003. A new restructured defined contribution pension system, namely, the New Pension System (NPS) was introduced with effect from 01.01.2004, for new recruits to Central Government Services (except the armed forces in the first stage).

(b) The major difference between the pension scheme governed under the CCS (Pension) Rules, 1972 and the NPS is that the former is a defined benefit scheme based on the principle of 'Pay As You Go' and the latter is based on defined contributions. Under the NPS, the monthly contribution by the employee is 10% of the salary+DA+DP which is matched by Central Government.

According to the Central Pension Accounting Office, the number of Central civil pensioners covered by the Old Scheme is 6,58,568 and the estimated number of surviving pensioners and personnel covered under the original scheme is 5,68,560 (excluding family pensioners). The number of employees covered by the NPS as on 31.12.2006 was 1,51,355.

(c) and (d) The Expenditure Reforms Commission chaired by Shri K.P. Geethakrishnan, *inter alia*, recommended that if full pension is restored 15 years after commutation (or some other specified period) then the period for calculating the commutation value (or purchase value) should be restricted only to 15 years (or some other specificed period); and that the rate of discount adopted for calculating the commutation value should reflect the current rate of Government borrowing and not the rate of 4.75% fixed several decades ago when the rate of Government borrowing was low. These recommendations have not been accepted by Government. In pursuance to another recommendation of the Commission that whatever decision is taken in regard to payment of dearness allowance to serving employees should apply *mutatis mutandis* to pensioners too, serving employees and pensioners are being paid Dearness Allowance/Dearness Relief at the same rate.

Non-Operation of Saving Accounts in SBI

†2327. SHRI LAXMINARAYAN SHARMA: Will the Minister of FINANCE be pleased to state:

(a) the number of such saving accounts in various branches of State Bank of India which have not been operated since the last three years;

(b) the reasons therefor alongwith the amount of States involved therein; and

(c) the steps proposed to be taken by Government for using such amount in public interest?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUAMR BANSAL): (a) to (c) State Bank of India (SBI) has reported that 95,15,002 savings bank accounts are dormant/non-operative at their branches comprising of 14 local head offices as on 31st January, 2007.

†Original notice of the question was received in Hindi.